FEDERAL FINANCE.

checks.

(1) Balance.

his passbook.

plained to you.

made.

Today—January 1st

Every depositor in this bank

received in the first mail a

complete statement of his

account for the month of December, with all canceled

This "statement" shows:

(2) Record of all deposits

(3) List of all checks paid.

Thus the depositor knows regularly on the first day of

each month the exact condi-

tion of his account, and is

saved the inconvenience of

presenting and calling for

Send for specimen state-ment, or call and have it ex-

NATIONAL BANK 1 HO

The North Capitol

Savings Bank

Having declared the usual 3 Per Cent Semi-

James J. Hill Says Situation Has Not Changed for Ten Years.

**BILLIONS LONG NEEDED** FOR SUITABLE FACILITIES

Declares Restraints That Have Prohibited Earnings Must Be Re-

transportation agencies of the country today differs only in intensity and not at all in kind for that which they have tried to solice for the past ten years. It has been stated so many they have tried to solice for the past ten years. It has been stated so many they have a solid they have tried to solice for the past ten years. It has been stated so many the same tried to solice for the past ten year facts now familiar to all who are willing to hear facts; to all except those whose theories and acts are based upon a blind and unreasoning hostility to the railroads.

Nearly nine years ago I set forth publicly the urgent need of an expension, and the should should be the publicly the urgent need of an expension, and the should should be not a publicly the urgent need of an expension between the publicly the urgent need of an expension between the publicly the urgent need of an expension between the past of the publicly the urgent need of an expension between the publicly the urgent need of an expension between the publicly the urgent need of an expension between the publicly the urgent need of an expension between the publicly the urgent need of an expension between the publicly the urgent need of an expension between the publicly the urgent need of an expension between the publicly the urgent need to the support of the publicly the urgent need to the publicly the urgent need to the support of the publicly the urgent needs to be supported to remain the publicly the urgent needs to be supported to remain the publicly that the local state of the public the publ

Railways' Future in People's Hands. To ask what the railroads of the United States could no in a similar emergency is to provoke a laugh. The apparatus to carry either guns or troops in any number from place to

Southeastern Railways Permitted by I. C. C. to Reclassify Freights.

New classifications of freight on the southeastern railroads, which will result in increased freight charges, effective today have been allowed by the interstate commerce commission.

The southeastern lines serve the territory generally in the Atlantic and gulf states south of the Ohio and Potomac and east of the Mississippi rivers.

The general revision of classifications of ireight which would have resulted in general increases in rates on grain and grain products and various other commendations between the Atlantic seaboard and products and various other commendations between the Atlantic seaboard and he Mississippi river have been allowed by the late that afternoon.

The southeastern lines serve the territory generally in the Atlantic and gulf states south of the Ohio and Potomac and east of the Mississippi rivers.

The general revision of classifications of higher leaves of also and the Mississippi river have been allowed by the miners of the products and various other commendations between the Atlantic seaboard and he Mississippi river have been disapproved by the interstate commerce comminisation.

Dr. G. T. Collins, fifty-four, one of the best known physiciations of Highland Park, near Richmond, Va., died from injuries received when a Chesspack and Ohio passenger engine demolished his automobile at a crossing.

The southeastern Hinds and the Commerce of the Mississippi river and the Mississippi river have been disapproved by the interstate commerce commendation.

Park, near Richmond, Va., died from injuries received when a Chesspack and Ohio passenger engine demolished his automobile at a crossing.

The colline of the Vision of the Control of the Commerce of the Control of the Control

# THE EVENING STORY.

Matrimonial Molehill.

(Copyright, 1915, by W. Werner.) She always had been jealous. Yet she had prided herself that she was

The package her husband had so care-lessly handed over with the mail she ound to be a box of beautifully embroidered linen handkerchiefs, hem-



## Greetings for 1916 From Men in the Public Eye.

WILLIAM J. BRYAN:

"The year 1915 has witnessed a conflict unparalleled in history, whether measured by numbers engaged, by destructiveness or implements employed or by cost in life and treasure. Our nation has wisely maintained neutral neutrality and refused to be drawn into the war. Our first duty during the coming year is to remain the leader of she had prided herself that she was sensible about it—that is, after she had grown beyond a rather stormy childhood. And since her marriage she had kept her twinges to herself, knowing that there was never any real reason for doubting. But now—here was proof. Could she doubt her own eyes?

The package her husband had so care-

## WILLIAM G. McADOO:

"God grant that the American people in the corner—such handkerchiefs as blessings of peace and prosperity durmay continue to enjoy the inestimable the would never think of buying. Then ing the new year; that the soul of the the card, "Miss Louise Dalton, 213 Linnation may always be exalted above BY JAMES J. HILL.

The problem that confronts the transportation agencies of the country today differs only in intensity and not at all in kind from that which they have tried to solve for the past ten years. It has been stated so many

our vision may be broad, our courage high, our hands skillful and our hearts generous."

beginning to tell on her. She had been keyed up to calmness for an immediate interview and now that she must search further her courage began to waver. Weak and trembling, she called a cab.

Almost staggering, she alighted at the door of the seminary and asked to see Miss Louise Dalton. On being told that Miss Dalton would be in in a few minutes, she sank into a chair.

After what seemed a long time the door opened, admitting a pretty child of about twelve or thirteen. She wore short dresses and a huge bow on her bobbed hair.

"Good morning, do you wish to see



## WEEKLY FISCAL STATEMENT OF FEDERAL RESERVE SYSTEM

Bills discounted and bought by fed-eral reserve banks during the past RESOURCES. week increased about \$1,006,000 over the previous week. The weekly state-Gold settlement fund. Gold redemption fund. ment of the federal reserve board, showing the banks' condition December Total gold reserve...... egal-tender notes, silver, 30, follows: 1,124,000 \$7,657,000 Legal tender notes, silver, etc..... 13,525,600 1,158,000 All other resources. . . .\$358.488.000 Bills discounted and bought-ma-LIABILITIES: Within 10 days
From 11 to 30 days
From 31 to 60 days
From 61 to 90 days \$6,467,000 Capital paid i 14,278,000 16,859,000 4,081,000 Total Habilities ......\$21,499,000 MEMORANDUM. Tetal ..... \$55,381,000 Investments:
United States bonds..... \$15,797,000 
 Municipal warrants
 12,220,000

 Federal reserve notes (net)
 21,910,000

 Due from federal reserve banks (net)
 20,707,000

 -547,000
 -547,000
 Federal reserve notes in circulation...\$14,816,000 Gold and lawful money with agent... 9,550,000 Carried to net liabilities...... 5,286,000 All other resources ...... Accounts of the federal reserve agent at Richmond are: .\$491,110,000 LIABILITIES. Federal reserve notes:
Received from the controller.....\$17,000,000
Chargeable to federal reserve agent. 17,000,000
In hands of federal reserve agent... 1,370,000
Issued to federal reserve bank, less amount returned to federal reserve agent for redemption....... 15,630,000 Capital paid in ..... Government deposits . Reserve deposits (net) Federal reserve notes (net)...
All other liabilities .......

Total liabilities
Gold reserve against net liabilities.
Cash reserve against net liabilities.
Cash reserve against net deposit
liabilities after setting aside 40
per cent gold reserve against net
amount of federal reserve notes in
circulation .\$491,110,00 **CLOSES THE YEAR WITH** 

**BREADTH AND BUOYANCY** Past Financial Season, in Some Re-

spects, the Most Remarkable in the Street's History. Important Feature of the Wind-Up

the Brilliant Exhibits of Railway Earnings.

NEW YORK, January 1.-The year in some respects the most remarkable in the history of Wall street, closed with breadth and buoyancy. Special-ties figured importantly in the week's lor and obtained a delay until January

VEGETABLES—Potatoes, home grown, per bbl., 2,00a2.25; northern, per bu. 90a1.00; sweet potatoes, per bbl., 1.75a2.25; yams, per bbl., 1.25a1.75; tomatoes, home grown, 1.50a3.00 per box, kale, per bbl., 75a1.00; string beams, per basket, 3.00a4.00; peppers, per crate, 1.75a2.50; carrots, per box, 50a60; okra, per crate, 1.00a1.50; radishes, per 100, 1.50a2.00; cucumbers, hothouse, 1.00a1.25 doz.; Florida, 1.00a4.00 per basket; North Carolina lettuce, 1.00a1.25 basket; North Carolina lettuce, 1.00a1.25 basket; onions, 2.25a2.35 per sack; eggplant, Florida, 2.50a3.00 crate; cabbage, per bbl., 75a90; beets, per bunch, 3a4; celery, per dozen, 50a75; celery, per crate, 4.00a5.00; romaine lettuce, 1.25a1.75 per basket; brussels sprouts, 12½a15 per qt.; cauliflower, 1.50 per crate. LIVE STOCK—Sheep, per lb., 3a4; lambs, per lb., 8½; calves, per lb., 10; medium, per lb., 9a9½; common, 7a8.

GAME—Rabbits, 1.25a1.50 per doz.; rabbit kits, 10c each. SEEDS—Red clover, 12.35a12.45 per bu; alsike clover, 10.50a10.75 per bu; crimson clover, 4.00a4.50 per bu; timothy, 3.90a4.00 per bu; red top, 14½a15 per lb; blue grass, 1.50a1.60 per bu; orchard grass, 2.25a2.35 per bu; white clover, 50 per lb.

clover, 50 per 1b.

GRAIN—Wheat, milling, per bu., 1.05a
1.10; ordinary, per bu., 80a95; cern, old,
yellow, 77a78 per bu; white, per bu,
77a78; corn, new, 71a72 per bu; oats,
new, white, 48a49 per bu; mixed, 46a47 HAY-No. 1 timothy per ton, 20.00m 20.56; No. 2 timothy, per ton, 17.50m 18.00; No. 1 mixed, per ton, 17.50m No. 2 mixed, per ton, 12.00ml8.00;

STRAW-Long rye, per ton, 13.56a 14.00; tangled rye, per ton, 10.00a10.50,

# THE WEEK

## WAR CONDITIONS AFFECTING UNITED STATES.

Monnett, David Lamar and Franz von Rintelen were indicted under the antitrust laws by the New York grand jury on the charge of conspiring to foment strikes in American munitions factories. Buchanan waived any claim to immunity as a member of Congress W YORK, January 1.—The year, and agreed to surrender to the juris-me respects the most remarkable diction of the court; Shultels, Martin and Fowler of Washington appeared lor and obtained a delay until January

rah announced his purpose to oppose confirmation of H. P. Fletcher as am-bassador to Mexico.

## DISTRICT OF COLUMBIA. Washington was shown statistically

to be fourth of American cities in expenditure for education and twelfth for administration. The Washington Railway and Electric Company announced that \$316,655,66 had been spent during the year in betterments, exclusive of extension. S. McC. Hawken resigned as assistant United States attorney. Lieut. Col. Edgar Jadwin, in charge of the engineering department of the District of Columbia, was transferred to Pittsburgh. R. M. Cathcart of Ballston, Va., was awarded a federal medal of honor for the rescue of Miss Dorothy Abramson of Washington from drowning at Colonial Beach. L. W. Estes was chosen illustrious potentate of Aimas Temple, Mystic Shrine. W. W. Jermane was elected grand master of Masons for the District of Columbia. Rev. Dr. William Tayloe Snyder was Rev. Dr. William Tayloe Snyder was Albert Pike Consistory. A. A. S. R. The American Civic Association held its convention. Among those who died during the week weret G. E. Bernhard. penditure for education and twelfth

## Epitome of Events Ending Janu-

# Representative Frank Buchanan, for-

mer Representative H. R. Fowler, H. B. Martin, Herman Shulteis, F. S with breadth and buoyancy. Special ties figured importantly in the week's operations, particularly the oil division, which rose to new records on rumors of deals and consolidations.

Sentiment was materially accelerated by the prospective settlement of outstanding differences between this government and Austria, that development more than any other contributing to the active market of the final session. Another important feature was the further brilliant exhibits of railway earnings for November, many of these assuming unprecedented proportions.

Metal shares were in further request on the continued rise on the metal to personnel in the delay until January 20, to submit argument against extradition to New York. Austria-Hungary sent a reply to the United States note in the dispute over the sinking of the Arcona. Austria announced that the submarine commander who torpedoed the vessel had been punished, and that reparation would be made for American lives lost. The United States prepared a protest against the seizure by Great Britain of mail en route to neutral countries. The Ford peace party was reported preparing a peace plan for submission to the belligerents. Capt. Karl Boy-Ed, recalled naval attached of the German embassy in Washington, sailed for home under safe conduct.

ARMY—NAVY.

Army Orders.

Capt. Collin H. Ball, infantry, will proceed from Austin, Tex., to this city and report to the chief, division of militia affairs, for temporary duty in proceed to Huntington, W. Va., and inspect the newly organized machine gun company, 2d Infantry, West Virginia National Guard, at that place.

Capt. Edward T. Donnelly, 5th Field.

Artillery, will report to the commandant, School of Fire for Field.

Artillery, for duty as instructor at that school.

Capt. G. Arthur Hadsell, infantry, will proceed from Baltimore, Md. to an amachine gun company, 2d Infantry and report to the commandant, School of Fire for Field.

Artillery, for duty as instructor at that school.

Capt. G. Arthur Hadsell, infantry, built proceed from Baltimore, Md. to the commandant, School of Fire for Field.

Artillery, for duty as instructor at that school.

Capt. James Hanson, Quartermaster Corps, is assigned to the 14th Infantry, Maryland National Guard, at that place.

Capt. James Hanson, Quartermaster Corps, is assigned to the 14th Infantry, Mill proceed from Baltimore, Md. to machine gun company, Maryland National Guard, at that foliance, Md. to an amachine gun company, Maryland National Guard, at that foliance, Md. to an advance of the machine gun company.

Capt. James Hanson, Quartermaster Corps, is assigned to the 14th Infantry, Will proceed from Baltimore, Md. to make the commandant, School of Fire for Field.

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Capt. James Hanson, Quartermaster Corps, is assigned to the 14th Infantry, Mill proceed from the 64th lot.

Total Capt. G. Arthur Hadsell, infantry, bull proceed from the 64th lot.

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Capt. James Hanson, Quartermaster Corps, is assigned to the 14th Infantry, Mill proceed from the 64th lot.

Total Capt. G. Arthur Hadsell, infantry, Mill proceed from the 64th lot.

Total C

## Have Mailed Checks To the fortunate stockholders in the growing

institution

Annual Dividend

The Officers and Directers wish you a pros-

731 North Capitol St.

perous New Year.

CAPITAL ......\$250,000 EARNED SURPLUS...\$250,000 **COLUMBIA** NATIONAL BANK 911 F Street N.W.

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Charles B. Balley,
William E. Barker.
Joshua W. Carr,
John Joy Edson.
L. Whiting Estes,
Albert F. Fox,
Benjamin W. Guy,

## The Safest Investments

Are those that do not fluctuate during dis-turbed conditions of the money or stock market. First deed of trust notes that mortrages, well secured on real estate in the District of Columbia, constitute "gilt-eige" investments. They do not depend upon the financial responsibility of indi-viduals or corporations for their stability and are exempt from taxation as personal property. We can supply such invest-ments in amounts from \$500 upward. Send for booklet, "Concerning Loans and In-vestments."

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ASSOCIATION Assets, \$3,169,143.47

Every One Should Save SUBSCRIPTIONS FOR THE

70th Isrue of Stock Shares, \$2.50 Per Month. 4% Interest.

Further information will be cheer-fully furnished upon application at the office. EQUITABLE BUILDING.

915 F St. N.W. JOHN JOY EDSON, President. FRANK P. REESIDE, Secretary

# **Few Duties**

-of the New Year are so important as the Making of Your Will, and the selection of a competent executor for your estate. This company is prepared to serve you in both capacities. Confer with our Trust Dept.

The Washington Loan & Trust Company Cor. 9th and F Sts. JOHN JOY EDSON, Prest

LAWRENCE J. DIETZ & CO., Stock Brokers, Room 3, Woodward Building.

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